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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Palmgren (et al.)

Serial No.: 09/671,005

Filed: September 27, 2000

For: METHODS AND APPARATUS FOR UTILIZING A PROPORTIONAL
HAZARDS MODEL TO EVALUATE LOAN RISK

Group: 3624

Examiner: Weisberger, Richard C.

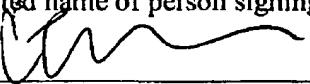
Durham, North Carolina
December 6, 2006Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**CERTIFICATION OF FACSIMILE TRANSMISSION**

Sirs:

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Fax. No. 571-273-8300 on the date set forth below

1. Amendment Transmittal (2 pages)
2. Amendment (7 pages)

Clare Burnett
Printed name of person signing


Signature

Date: December 6, 2006

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Serial No.: 09/671,005

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For: METHODS AND APPARATUS FOR UTILIZING A PROPORTIONAL
HAZARDS MODEL TO EVALUATE LOAN RISK

Group: 3693

Examiner: Weisberger, Richard C.

Durham, North Carolina
December 6, 2006

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Amendment Transmittal

Sir:

1. Transmitted herewith is an Amendment for the above-identified application, responsive to an Office Action dated October 30, 2006.

FEE FOR CLAIMS AS AMENDED

2. [X] No additional fee is required.
- [] The additional fee has been calculated as shown below:

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CLAIMS AS AMENDED

	Claims Remaining After Amendment	Highest No. Previously Paid For	Present Extra	Rate		Additional Fee
Total Claims	18	-	39	0	x \$50.00 =	0.00
Independent Claims	2	-	6	0	x \$200.00 =	0.00
Multiple Dependent Claims		-			x \$360.00 =	
					TOTAL	\$ 0.00

3. Enclosed is our check for \$ _____ to cover the filing fee.
- Charge the fee of \$ _____ to Law Offices of Peter H. Priest **Deposit Account No. 50-1058.**
- Charge the fee of \$ 120.00 for a 1 month extension of time to Law Offices of Peter H. Priest **Deposit Account No. 50-1058.** This letter petitions for a 1 month extension of time to respond.

4. The Commissioner is hereby authorized to charge any additional fees which may be required for this amendment, including any fee for extension of time or credit any overpayment to Law Offices of Peter H. Priest **Deposit Account No. 50-1058.**

Respectfully submitted,

Peter H. Priest
Reg. No. 30,210
Priest & Goldstein, PLLC
5015 Southpark Drive, Suite 230
Durham, NC 27713-7736
(919) 806-1600

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Group: 3693

Examiner: Weisberger, Richard C.

Durham, North Carolina
December 6, 2006

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Amendment

Sir:

In response to the Official Action of October 30, 2006, please amend the above identified
application as follows: